

wasn't a \$30,000 donation by someone who is making the big salaries; this was a \$30,000 donation by someone who is earning the minimum wage in the NFL. I could go on. The resolution that I will propound not only talks about Kurt Warner but extols the greatness of Marshall Faulk. These individuals are as great, or greater, off the field than they are on the field. That is what is so inspiring—their commitment to community.

Isaac Bruce caught 77 passes for 1,165 yards and 12 touchdowns in the regular season and led the Rams to a Super Bowl victory with 6 receptions for 162 yards, including a game-winning 73-yard touchdown reception that, frankly, required him to make a very big effort to come back and get the ball and go get the score. What a tremendous inspiration it was.

On defense, Todd Lyght led the Rams with a regular season career high of six interceptions, including a touchdown. He started in 97 straight games. Now, there is durability. Talk about having to go to work. That is the longest current streak with the team.

Rams' linebacker Mike Jones ended the very spectacular and heroic effort of the Tennessee Titans on the 2-yard line with the game-winning tackle as the time ran out in the Super Bowl.

I could also talk about wide receiver Terry Holt and about Coach Dick Vermeil, named NFL coach of the year, the oldest coach ever to win a Super Bowl. He, of course, retired from coaching, but he came back because he still had a burning capacity within him to motivate and help young people, and the football team reached the maximum of its potential.

It is with that in mind I wanted to propound a resolution to congratulate not only the team, the St. Louis Rams, but, frankly, the fans of St. Louis. No group of fans that I know of is more intelligent, understanding of the game, and more supportive of a team than the fans in St. Louis. The fans came together with the team over and over again. They stuck with the team in previous years when we were the worst in the league and helped carry the team when we were first in the league. That is very important.

I was at a tremendous celebration in St. Louis, and the individual who announces the team onto the field in each game, who is also a disc jockey at KSD FM, Smash, Asher Benrubi, was leading this rally. It became very apparent to me that the biggest contribution of the St. Louis Rams is the contribution of community, because the community has come together around this team in a special way that unites us all. Unity is the most important characteristic of any organization. When you can be unified and work together, that is something to behold.

It struck me at the time that the last five letters of the word "community" are the word "unity." Those things, those challenges in our lives, and those opportunities in our lives, those vic-

tories and, yes, even defeats bring us together and are valuable to us. It is with that in mind I thank Smash for his great leadership as the MC of that rally. I thank the fans of St. Louis.

#### RECOGNIZING THE ACHIEVEMENT OF THE ST. LOUIS RAMS IN WINNING SUPER BOWL XXXIV

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Senate now proceed to the immediate consideration of S. Res. 250, submitted earlier by me, Senator ASHCROFT, along with Senator KIT BOND and Senator PETER FITZGERALD, and Senator DURBIN of Illinois.

The PRESIDING OFFICER. Without objection, it is so ordered.

The clerk will report the resolution by title.

The assistant legislative clerk read as follows:

A resolution (S. Res. 250) recognizing the outstanding achievement of the St. Louis Rams in winning Super Bowl XXXIV.

There being no objection, the Senate proceeded to consider the resolution.

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the resolution be agreed to, the preamble be agreed to, and the motion to reconsider be laid upon the table.

The PRESIDING OFFICER. Without objection, it is so ordered.

The resolution (S. Res. 250) was agreed to.

The preamble was agreed to.

The resolution, with its preamble, reads as follows:

##### S. RES. 250

Whereas, in 1995 the Los Angeles Rams relocated to St. Louis, Missouri and became the St. Louis Rams;

Whereas, the arrival of the St. Louis Rams ushered in a new era of unity in the St. Louis community fortified by the enthusiasm and energy of the St. Louis Rams' fans and the spirit and drive of the St. Louis Rams organization;

Whereas, the St. Louis Rams' fans have incorporated the unifying spirit of the Rams into the community, making the St. Louis area an even better place to live and work;

Whereas, the members of the St. Louis Rams' team, including Kurt Warner, Marshall Faulk, and Isaac Bruce, exemplify the character, sportsmanship, and integrity—both on and off the field—to which all Americans can aspire;

Whereas, the St. Louis Rams' rallying cry, "Gotta Go To Work," embodies the great American work ethic, and symbolizes the perseverance, dedication, talent and motivation of the St. Louis Rams football team and the St. Louis community;

Whereas, in the 1999-2000 season, the St. Louis Rams committed themselves to the motto, "Gotta Go To Work," and achieved record accomplishments;

The Rams won the NFC West divisional title with a 13-3 record;

The Rams posted an undefeated record at home, winning all ten games in the Trans World Dome, the longest home winning streak for the Rams since 1978;

Rams' quarterback Kurt Warner enjoyed one of the best seasons by a quarterback in NFL history, becoming only the second player to throw 40 or more touchdown passes in a season (41), recording the fifth-best passer

rating in league history, completing a league-best 65 percent of his passes, modeling consistency with ten 300-yard games, and setting a new Super Bowl record of 414 passing yards;

The Rams' offense produced 526 points, the third-highest single regular season total;

Rams' quarterback Kurt Warner was named the Miller Lite NFL Player of the Year, donating the \$30,000 award to Camp Barnabas, a Missouri-based Christian summer camp for disabled children, and became only the sixth player to capture both the National Football League's Most Valuable Player and the Super Bowl Most Valuable Player in the same season;

Rams' running back Marshall Faulk, in the regular season, set an all-time record for yards from scrimmage with 2,429, became the second player in NFL history with 1,000 yards rushing and receiving in the same season, had the highest average yards per rush in the league and caught 87 passes, the fourth highest in the NFC;

Rams' wide receiver Isaac Bruce caught 77 passes for 1,165 yards and 12 touchdowns in the regular season and led the Rams in Super Bowl XXXIV with six receptions for 162 yards, including the winning 73-yard touchdown in the fourth quarter;

Rams' left corner back Todd Lyght led the Rams with a regular season career-high six interceptions, including one touchdown, and has started in 97 straight games, the longest current streak with the team;

Rams' linebacker Mike Jones had four interceptions in the regular season, two of which he returned for touchdowns, and had the game winning tackle on the last play of Super Bowl XXXIV; Rams' wide receiver Torry Holt set a Super Bowl rookie record with seven catches for 109 yards in Super Bowl XXXIV, including a nine-yard touchdown pass in the third quarter.

Whereas, the St. Louis Rams Head Coach Dick Vermeil was named NFL's coach of the year, and is the oldest coach to win a Super Bowl;

Whereas, the St. Louis Rams lead the league with 6 players chosen to start in the 2000 Pro Bowl; and,

Whereas, the St. Louis Rams won Super Bowl XXXIV, defeating the valiant Tennessee Titans 23-16 in the most exciting finish in Super Bowl history. Now, therefore, be it

##### Resolved, That the Senate

(1) commends the unity, loyalty, community spirit, and enthusiasm of the St. Louis Rams fans;

(2) applauds the St. Louis Rams for their commitment to high standards of character, perseverance, professionalism, excellence, sportsmanship and teamwork;

(3) praises the St. Louis Rams' players and organization for their commitment to the Greater St. Louis, MO community through their many charitable activities;

(4) congratulates both the St. Louis Rams and Tennessee Titans for providing football fans with a thrilling Super Bowl played in a sportsmanlike manner;

(5) recognizes the achievements of all the players, coaches, and support staff who were instrumental in helping the St. Louis Rams win Super Bowl XXXIV;

(6) commends the St. Louis Rams for their victory in Super Bowl XXXIV on January 30 2000; and

(7) directs the Secretary of the Senate to make available enrolled copies of this resolution to the St. Louis Rams' owners, Georgia Frontiere and Stan Kroenke, and to the St. Louis Rams' Head Coach, Dick Vermeil.

Mr. ASHCROFT. Mr. President, I yield the floor.

## RECESS

The PRESIDING OFFICER. Under the previous order, the hour of 12:30 having arrived and passed, the Senate is in recess until the hour of 2:15 p.m.

Thereupon, the Senate, at 12:46 p.m., recessed; whereupon, at 2:15 p.m., the Senate reassembled when called to order by the Presiding Officer (Mr. INHOFE).

## BANKRUPTCY REFORM ACT OF 1999—Continued

The PRESIDING OFFICER. The question is on agreeing to the motion to table the Wellstone amendment No. 2537 to S. 625. Under the previous agreement, there will be 5 minutes equally divided.

Who yields time?

Mr. WELLSTONE. Mr. President, I wonder whether I could ask unanimous consent that the vote be first on the payday amendment.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

Mr. WELLSTONE. I thank my colleagues. I thank Senator GRASSLEY from Iowa.

## AMENDMENT NO. 2538

The PRESIDING OFFICER. If the Senator will yield for a moment, the question is on agreeing to the motion to table amendment No. 2538 by Senator WELLSTONE.

Mr. WELLSTONE. I thank the Chair.

Mr. President and colleagues, I was on the floor earlier talking about this whole problem of payday amendments, payday loans, and car title pawns. To make a long story short, it is a very unscrupulous practice. You have targets of low-income, you have targets of women, you have targets of seniors who basically get a loan because of something that happened in the family—medical emergency, you name it, for \$100, \$200. It is rolled over and over again. They can end up being charged 300, 400, or 500 percent a year—or a lien can be put on their car. The car can be repossessed and sold. There isn't a requirement in many States that these families at least get back what they no longer owe to these creditors. I don't know why, when it comes to bankruptcy, those lenders who in good faith have provided loan money to people should be crowded out.

This amendment simply says if you are charging over 100 percent in annual interest on a loan and the borrower goes bankrupt, you cannot make a claim on that loan or the fees from that loan.

This is all about whether we are on the side of a lot of vulnerable citizens—on the side of single parents, families, women, on the side of moderate-income citizens—or on the side of these loan sharks.

This amendment, I believe, should get a huge vote. Every consumer organization is for this amendment, and many other organizations representing

women and labor and low- and moderate-income people are for this amendment. I certainly hope the Senate will vote for this amendment.

The PRESIDING OFFICER. The Senator from Iowa.

Mr. GRASSLEY. Mr. President, the Senator from Minnesota is asking the Senate to put these provisions in law in the bankruptcy code for loans that are legal under State law.

He would have this done in two ways: No. 1, he would say that the State judges could not enforce these debt collections; and, No. 2, he would say that in bankruptcy it could not be recovered in bankruptcy.

First of all, these are legal contractual relations. They are legal under State law. So it ought to be questioned whether or not the Senate of the United States or the legislatures of Minnesota and Iowa ought to be making these determinations. It is my judgment that we should not use the bankruptcy code to upset the legal bankruptcy laws of the respective States.

I ask my colleagues to vote this amendment down.

Mr. WELLSTONE. Mr. President, how much time do I have remaining?

The PRESIDING OFFICER. The Senator has 18 seconds remaining.

Mr. WELLSTONE. Mr. President, I want to point out to my colleagues that a lot of these unscrupulous credit companies get around State regulations and protections through Federal law. A lot of them are chartered by Federal law.

So it is certainly appropriate to take this action if we want to protect consumers and not be on the side of these loan sharks.

The PRESIDING OFFICER. The Senator's time has expired.

Mr. GRASSLEY. I yield my time.

The PRESIDING OFFICER. All time is yielded. The vote will now occur on the tabling motion.

Mr. GRASSLEY. I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There is a sufficient second.

The question is on agreeing to the motion to table amendment No. 2538. The yeas and nays have been ordered. The clerk will call the roll.

The bill clerk called the roll.

Mr. FITZGERALD (when his name was called). Present.

Mr. NICKLES. I announce that the Senator from New Hampshire (Mr. GREGG) and the Senator from Arizona (Mr. MCCAIN) are necessarily absent.

The PRESIDING OFFICER. Are there any other Senators in the Chamber who desire to vote?

The result was announced—yeas 53, nays 44, as follows:

[Rollcall Vote No. 1 Leg.]

YEAS—53

Abraham	Bennett	Bunning
Allard	Bond	Burns
Ashcroft	Brownback	Campbell

Chafee	Hatch	Roth
Cochran	Helms	Santorum
Collins	Hutchinson	Sessions
Coverdell	Hutchison	Shelby
Craig	Inhofe	Smith (NH)
Crapo	Johnson	Smith (OR)
DeWine	Kyl	Snowe
Domenici	Lincoln	Specter
Enzi	Lott	Stevens
Frist	Lugar	Thomas
Gorton	Mack	Thompson
Gramm	McConnell	Thurmond
Grams	Murkowski	Voinovich
Grassley	Nickles	Warner
Hagel	Roberts	

## NAYS—44

Akaka	Edwards	Levin
Baucus	Feingold	Lieberman
Bayh	Feinstein	Mikulski
Biden	Graham	Moynihan
Bingaman	Harkin	Murray
Boxer	Hollings	Reed
Breaux	Inouye	Reid
Bryan	Jeffords	Robb
Byrd	Kennedy	Rockefeller
Cleland	Kerrey	Sarbanes
Conrad	Kerry	Schumer
Daschle	Kohl	Torricelli
Dodd	Landrieu	Wellstone
Dorgan	Lautenberg	Wyden
Durbin	Leahy	

## ANSWERED "PRESENT"—1

Fitzgerald

## NOT VOTING—2

Gregg McCain

The motion was agreed to.

## AMENDMENT NO. 2537, WITHDRAWN

Mr. WELLSTONE. Mr. President, I ask unanimous consent to withdraw amendment No. 2537.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. HATCH. Mr. President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. FEINGOLD. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

## AMENDMENT NO. 2667

(Purpose: To encourage the democratically elected government of Indonesia and the armed forces of Indonesia to take such additional steps as are necessary to create a peaceful environment in which the results of the August 30, 1999, vote on East Timor's political status can be implemented)

Mr. FEINGOLD. Mr. President, I call up amendment No. 2667.

The PRESIDING OFFICER. The clerk will report.

The legislative clerk read as follows:

The Senator from Wisconsin [Mr. FEINGOLD] proposes an amendment numbered 2667.

Mr. FEINGOLD. Mr. President, I ask unanimous consent that reading of the amendment be dispensed with.

The PRESIDING OFFICER. Without objection, it is so ordered.

The amendment is as follows:

At the appropriate place in the bill, insert the following:

## TITLE —EAST TIMOR SELF-DETERMINATION ACT OF 1999

## SEC. 01. SHORT TITLE.

This title may be cited as the "East Timor Self-Determination Act of 1999".

## SEC. 02. FINDINGS; PURPOSE; SENSE OF SENATE.

(a) CONGRESSIONAL FINDINGS.—